

Form elsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-31104-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James M Kudrick
245 Cedar Grove Road
Toms River, NJ 08753

Gloria C Kudrick
aka Gloria C Hosking
245 Cedar Grove Road
Toms River, NJ 08753

Social Security No.:

xxx-xx-7266

xxx-xx-2090

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after February 28, 2024 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: January 29, 2024

JAN: wdr

Jeanne Naughton
Clerk

In re:
James M Kudrick
Gloria C Kudrick
Debtors

Case No. 18-31104-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 29, 2024

User: admin
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ James M Kudrick, Gloria C Kudrick, 245 Cedar Grove Road, Toms River, NJ 08753-4346

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 29 2024 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 29 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

Aleisha Candace Jennings

District/off: 0312-3

User: admin

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Date Rcvd: Jan 29, 2024

Form ID: clsnodsc

Total Noticed: 3

on behalf of Creditor CSMC 2021-JR2 Trust ajennings@raslg.com

Denise E. Carlon

on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN ASM&T BANK
SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK FSB dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Douglas J. McDonough

on behalf of Creditor ABS REO Trust VI dmcdonough@flwlaw.com

Douglas J. McDonough

on behalf of Creditor ABS Loan Trust VI dmcdonough@flwlaw.com

John Michael McDonnell

on behalf of Debtor James M Kudrick jmcdonnell@mchfirm.com

John Michael McDonnell

on behalf of Joint Debtor Gloria C Kudrick jmcdonnell@mchfirm.com

Melissa N. Licker

on behalf of Creditor ABS REO Trust VI mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor ABS REO Trust VI as serviced by Select Portfolio Servicing Inc. phillip.raymond@mccalla.com,
mccallaecf@ecf.courtdrive.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for ABS REO TRUST VI bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc. as servicer for CSMC 2021-JR2 Trust bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor CSMC 2021-JR2 Trust bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor ABS Loan Trust VI bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor ABS REO Trust VI as serviced by Select Portfolio Servicing Inc. bankruptcy@fskslaw.com

Sean O'Brien

on behalf of Creditor BANK OF AMERICA N.A. sean.obrien.1108@gmail.com

Tammy L. Terrell

on behalf of Creditor Select Portfolio Servicing Inc. as servicer for CSMC 2021-JR2 Trust bankruptcy@fskslaw.com

Tammy L. Terrell

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for CSMC 2021-JR2 Trust bankruptcy@fskslaw.com

Tammy L. Terrell

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for ABS REO TRUST VI bankruptcy@fskslaw.com

Tammy L. Terrell

on behalf of Creditor ABS REO Trust VI as serviced by Select Portfolio Servicing Inc. bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 20